10/3,K/1   (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00781959   **Image available**
**APPARATUS AND METHOD FOR PROVIDING FINANCIAL
INFORMATION AND/OR INVESTMENT
   INFORMATION**
**PROCEDE ET DISPOSITIF DE FOURNITURE D'INFORMATIONS SUR
LES FINANCES ET/OU
   LES INVESTISSEMENTS**
Patent Applicant/Inventor:
  JOAO Raymond Anthony , 122 Bellevue Place, Yonkers, NY 10703, US,
US
   (Residence), US (Nationality)
Legal Representative:
  JOAO Raymond Anthony (agent), 122 Bellevue Place, Yonkers, NY 10703,
US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200115093 A2-A3 20010301 (WO 0115093)
  Application: WO 2000US23074 20000823 (PCT/WO US0023074)
  Priority Application: US 99150410 19990824
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
 AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM
DZ EE
 ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
LT
 LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK
SL TJ TM
 TR TT TZ UA UG US UZ VN YU ZA ZW
 (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
 (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
 (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
 (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 22868

Patent Applicant/Inventor:
  JOAO Raymond Anthony ...
Legal Representative:
Main International Patent Class (v7): **G06F-017/00**

DIALOG(R)File 350:Derwent WPI

0017273499 - Drawing available
WPI ACC NO: 2008-A93934/200806
Related WPI Acc No: 2008-A15371
XRPX Acc No: N2008-073237
**Subscription service providing method for use over e.g. personal
communication service network or system, involves determining
whether any
issue of periodical, newspaper, and magazine remains to be fulfilled
by
processing device**
Patent Assignee: JOAO R A (JOAO-I)
Inventor: **JOAO R A**
Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
US 7280978	B1	20071009	US 1999154740	P	19990917	200806	B
			US 2000659264	A	20000911		

Priority Applications (no., kind, date): US 1999154740 P 19990917; US
 2000659264 A 20000911

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 7280978	B1	EN	29	7	Related to Provisional US 1999154740

Inventor: **JOAO R A**

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06F-0017/60 ...

Original Publication Data by Authority

Argentina

Assignee name & address:
Inventor name & address:
 Joao, Raymond Anthony ...
Examiner:

DIALOG(R)File 350:Derwent WPI

0013649163 - Drawing available
WPI ACC NO: 2003-745173/200370
XRPX Acc No: N2003-596897
**Information providing apparatus for intellectual property, has receiver
that receives user response to question and instruction, and processor that
generates disclosure containing information**
Patent Assignee: JOAO R A (JOAO-I)
Inventor: **JOAO R A**
Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20030149588	A1	20030807	US 2002355714	P	20020207	200370 B
			US 2003347933	A	20030122	

Priority Applications (no., kind, date): US 2002355714 P 20020207; US
  2003347933 A 20030122

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20030149588	A1	EN	20	4	Related to Provisional US 2002355714

Inventor: **JOAO R A**

Class Codes
International Classification (Main): **G06F-017/60**

Original Publication Data by Authority

Argentina

Assignee name & address:
Inventor name & address:
 Joao, Raymond Anthony ...
Examiner:

 10/3,K/8   (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX

0013023666 - Drawing available
WPI ACC NO: 2003-102318/200309
XRPX Acc No: N2003-081709
Computer-implemented transaction processing apparatus for retail

establishment, store, processes request for information regarding goods,
services, products, bids and offers in conjunction with prestored information
Patent Assignee: JOAO R A (JOAO-I)
Inventor: **JOAO R A**
Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20020133424	A1	20020919	US 2001276460	P	20010316	200309 B
			US 2001298999	P	20010618	
			US 200294782	A	20020311	

Priority Applications (no., kind, date): US 2001298999 P 20010618; US
  2001276460 P 20010316; US 200294782 A 20020311

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020133424	A1	EN	41	10	Related to Provisional US 2001276460
					Related to Provisional US 2001298999

Inventor: **JOAO R A**

Class Codes
International Classification (Main): **G06F-017/60**

Original Publication Data by Authority

Argentina

Assignee name & address:
Inventor name & address:
 Joao, Raymond Anthony ...
Examiner:

 10/3,K/9   (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.

0012962516 - Drawing available
WPI ACC NO: 2003-039620/200303
XRPX Acc No: N2003-030982
Ticket sales management apparatus used for selling season ticket for concert, sport event, processes ticket request from user in conjunction
with stored ticket availability information

Patent Assignee: JOAO R A (JOAO-I)
Inventor: **JOAO R A**
Patent Family (1 patents, 1 countries)
Patent   Application
Number   Kind Date Number   Kind Date   Update
US 20020128922 A1 20020912 US 2000246051   P 20001106 200303
B

                    US 2001977981   A 20011015

Priority Applications (no., kind, date): US 2000246051 P 20001106; US
  2001977981 A 20011015

Patent Details
Number   Kind Lan Pg Dwg Filing Notes
US 20020128922 A1 EN   20   4 Related to Provisional US 2000246051
Inventor: **JOAO R A**

Class Codes
International Classification (Main): **G06F–017/60**

Original Publication Data by Authority

Argentina

Assignee name & address:
Inventor name & address:
 Joao, Raymond Anthony ...
Examiner:

 10/3,K/11   (Item 10 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.

0012639427 - Drawing available
WPI ACC NO: 2002-488527/200252
Related WPI Acc No: 2002-215229; 2004-661154
XRPX Acc No: N2002-386087
**Lease insurance information processing apparatus has processor
which
produces different data set about policy, insurance history, premium,
liability, loss of risk and other insurance information**
Patent Assignee: JOAO R A (JOAO-I)
Inventor: **JOAO R A**
Patent Family (2 patents, 1 countries)
Patent   Application
Number   Kind Date Number   Kind Date   Update
US 20020032586 A1 20020314 US 1997903778   A 19970731 200252

B

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                  US 2001988445   A 20011120
US 6725201     B2 20040420  US 1997903778   A 19970731  200427  E
                  US 2001988445   A 20011120
```

Priority Applications (no., kind, date): US 1997903778 A 19970731; US
 2001988445 A 20011120

Patent Details
Number   Kind Lan Pg Dwg Filing Notes
US 20020032586 A1 EN   23   6 C-I-P of application US 1997903778
US 6725201   B2 EN   C-I-P of application US 1997903778
                    C-I-P of patent US 6347302

Inventor: **JOAO R A**

Class Codes
International Classification (Main): **G06F–017/60**

Original Publication Data by Authority

Argentina

Assignee name & address:
Inventor name & address:
 Joao, Raymond Anthony ...

... **Joao, Raymond Anthony**
Examiner:

 10/3,K/14   (Item 13 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.

0010690159 - Drawing available
WPI ACC NO: 2001-299806/200131
XRPX Acc No: N2001-215100
**Financial information providing apparatus in communication
network,
processes individual's request for information in conjunction with
one of
stored data about financial factor, factor model and security**
Patent Assignee: JOAO R A (JOAO-I)
Inventor: **JOAO R A**
Patent Family (2 patents, 92 countries)
Patent   Application
Number   Kind Date Number   Kind Date   Update

WO 2001015093   A2 20010301 WO 2000US23074   A 20000823 200131
B
AU 200069266   A   20010319 AU 200069266   A 20000823 200136 E

Priority Applications (no., kind, date): US 1999150410 P 19990824

Patent Details
Number   Kind Lan Pg Dwg Filing Notes
WO 2001015093   A2 EN   97   10
National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR
BY
  BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU
ID IL IN
  IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ
NO NZ
  PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA
ZW
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH
  GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
AU 200069266   A   EN   Based on OPI patent   WO 2001015093

Inventor: **JOAO R A**

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06F-0017/00 ...
  G06F-0017/00 ...

... **G07F**

Original Publication Data by Authority

Argentina

Assignee name & address:
Inventor name & address:
 JOAO, Raymond, Anthony ...
Examiner:

 10/3,K/35   (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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11154735   SUPPLIER NUMBER: 55014932   (USE FORMAT 7 OR 9 FOR
FULL TEXT)
Intellectual property audits a smart move.

Joao, Raymond A.

~~Bibliographic patent files

15/3,K/7   (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.

0013811488 - Drawing available
WPI ACC NO: 2003-311537/200330
XRPX Acc No: N2003-247995
**Reverse payment system for e-commerce application, connects automatically
merchant bank with consumer bank associated with default account,
corresponding to selected account**
Patent Assignee: MARITZEN M (MARI-I); SONY ELECTRONICS INC (SONY);
  TSUKAMURA Y (TSUK-I); YASUDA H (YASU-I)
Inventor: MARITZEN M; TSUKAMURA Y; YASUDA H
Patent Family (6 patents, 99 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20020194128	A1	20021219	US 2001298425	P	20010614	200330 B
			US 2002108582	A	20020327	
WO 2002103600	A1	20021227	WO 2002US16655	A	20020528	200330 E
EP 1395933	A1	20040310	EP 2002731944	A	20020528	200418 E
			WO 2002US16655	A	20020528	
GB 2393545	A	20040331	WO 2002US16655	A	20020528	200423 E
			GB 200328647	A	20031210	
AU 2002303882	A1	20030102	AU 2002303882	A	20020528	200452 E
JP 2004531827	W	20041014	WO 2002US16655	A	20020528	200467 E
			JP 2003505847	A	20020528	

Priority Applications (no., kind, date): US 2001298425 P 20010614; US
  2002108582 A 20020327

Patent Details
Number	Kind	Lan	Pg	Dwg	Filing Notes

US 20020194128 A1 EN   18   10 Related to Provisional US 2001298425
WO 2002103600   A1 EN
National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
  BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID
  IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ
  NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ
  VN YU ZA ZM ZW
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH
  GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW
EP 1395933   A1 EN   PCT Application WO 2002US16655
                    Based on OPI patent   WO 2002103600
Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR
  IE IT LI LT LU LV MC MK NL PT RO SE SI TR
GB 2393545   A EN   PCT Application WO 2002US16655
                    Based on OPI patent   WO 2002103600
AU 2002303882   A1 EN   Based on OPI patent   WO 2002103600
JP 2004531827   W JA   62   PCT Application WO 2002US16655
                    Based on OPI patent   WO 2002103600

 Alerting Abstract ...with a consumer bank associated with the default
account corresponding to the selected account, for **transmitting** a
currency from the **merchant** bank to the default account....Reverse
payment
method; and **Computer** re9adable medium storing **reverse** payment
program
...

Class Codes
International Classification (Main): **G06F–017/60**
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  ... **G07F–0007/06**
  ... **G07F–0007/00**

Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
...consumer (680) are described. The invention allows a consumer to create,
edit, and store profile **information** including consumer accounts **and**
corresponding **default** accounts. In one **embodiment** , the invention
includes an input module (650) for receiving a confirmation; a matching

module (660...

...a consumer are described. The invention allows a consumer to create, edit, and store profile **information** including consumer accounts and corresponding **default** accounts. In **one** embodiment, the invention includes an **input** module for receiving a confirmation; a matching module coupled to the input module for comparing...

...consumer (680) are described. The invention allows a consumer to create, edit, and store profile **information** including consumer accounts and corresponding **default** accounts. In **one** embodiment, the invention includes **an** input module (650) for receiving **a** confirmation; a matching module (660) coupled to the input module (650) for comparing the confirmation...
Claims:

 15/3,K/8   (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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0013576138 - Drawing available
WPI ACC NO: 2003-670659/200363
XRPX Acc No: N2003-535490
Communication network   online **purchase and payment making system, has**
merchant with interface to sell item and solution server acts as intermediate between client and merchant, and being clients agent before
merchant
Patent Assignee: PEREYRA J (PERE-I)
Inventor: PEREYRA J
Patent Family (1 patents, 1 countries)
Patent   Application
Number   Kind Date   Number   Kind Date   Update
US 20030120608   A1 20030626 US 200129896   A 20011221 200363 B

Priority Applications (no., kind, date): US 200129896   A 20011221

Patent Details
Number   Kind Lan   Pg Dwg Filing Notes
US 20030120608   A1 EN   24   8

Communication network   online **purchase and payment making system, has**
merchant with interface to sell item and solution server...

Original Titles:
Secure method for purchasing and payment over a communication **network**

and
method for delivering goods anonymously

Alerting Abstract ...NOVELTY - The system has a communication device for
switching between entities attached to a **network** . A merchant server has an interface to sell an item, and a Clint device with...

...review the item and to initiate a purchase transaction. A solution server communicates with the **network** and acts as an intermediate between
the client and the merchant, and being a clients...
USE - Used for making secure **online** purchases and payments over a communication **network** .
...

...ADVANTAGE - The solution server acts as a fraud inhibitor for both **online** and physical transactions, thereby increasing security levels and reducing fraud

Title Terms.../Index Terms/Additional Words: **NETWORK** ;

Class Codes
(Additional/Secondary): **G06F-017/60** ...

Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
A secure system and method for purchasing and payment to be used on a communication **network** having at least **one** server site (Merchant) that offers products and/or services for sale, at least one User...
Claims:
What is claimed is:1. A method and system for making secure **online**
purchases and payments over a communication **network** (**Network**)
and the
anonymous delivery of said purchases (**Solution**), **the** Solution comprising:a switching communication device for switching communications between entities attached to said **Network** ;a Merchant server (Merchant) in
communication with said **Network** , said **Merchant** including an interface for selling at least one item, including **but** not limited to products and/or services (Products); said Merchant having at least one payment...

...a User for requesting an electronic purchase;a Client device (Client) in

communication with said **Network** , said Client including a browser software and output device for reviewing said one item **for** sale, an input device used by the User for initiating a purchase transaction to purchase said one item for sale;a Solution's Server (Agent) in communication with said **Network** , said Agent being an intermediary between the Client and the Merchant and being the Client's **Agent** before the Merchant and a Delivery Agent, said Agent comprising a Solution's Accounts Manager system, said Agent also **comprising** a Content Manager system that manages the content
embedded in **electronic** **messages** , said Agent also having a secure and fraud inhibitor method and system that submits the **electronic** **purchase** to the **Merchant** on behalf of the User and processes payments to said Merchant, said Agent also having...

...for said electronic purchase, said Payment Processor having a server (Payment Processor's Server) in **communication** with said Merchant through
said **Network** or other **communication** method, including but **not limited** to **Internet** , value added **networks** , point to point telephone lines, **fax** system and **telephone** systems, said **Payment** **Processor** 's Server **acting** as the **Payment** Processor for said Merchant for said electronic purchase;an Issuer that issues payment methods to...

...s server) in communication with said Agent and said Payment Processor's Server through the **Network** or other communication method, including but not limited to **Internet** , value added **networks** , point to point telephone lines, fax system **and** telephone systems, **said** Issuer's acting **as** the **payment** **authorization** gateway between **the** Payment Processor and the
Agent; anda Delivery Agent in **communication** with said Agent through said
Network or other **communication** method, **including** but **not** limited to
Internet , value added **networks** , point to point **telephone** lines, fax system and telephone **systems** , said Delivery Agent being arranged to deliver said electronic **purchase** to the **User** based on the delivery instructions previously notified by the Agent.

 15/3,K/9   (Item 9 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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0013515395 - Drawing available
WPI ACC NO: 2003-608350/200357
Related WPI Acc No: 2001-626012; 2002-097365; 2002-122367; 2002-216835;
  2002-394285; 2002-713725; 2003-660901

Secure payments are made electronically by sending a user authentication
message with user name, password, transaction data and/or payment account
data to an authentication processor which communicates with a merchant
processor

Patent Assignee: MASTERCARD INT INC (MAST-N)
Inventor: CAMPBELL C; HOGAN E; KRANZLEY A; KRANZLEY A D; ORFEI S; ORFEI S W
 ; ORFET S W; RUTHERFORD B; RUTHERFORD B J

Patent Family (5 patents, 100 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 2003065164	A2	20030807	WO 2003US2817	A	20030130	200357 B
AU 2003212867	A1	20030902	AU 2003212867	A	20030130	200422 E
US 6915279	B2	20050705	US 2001274785	P	20010309	200544 E
			US 2001280776	P	20010402	
			US 2001295630	P	20010604	
			US 2001307575	P	20010724	
			US 2001963274	A	20010926	
			US 200296271	A	20020311	
US 20050240522	A1	20051027	US 2002352968	P	20020130	200571 E
			WO 2003US2817	A	20030130	
			US 2005502844	A	20050613	
AU 2003212867	A8	20051027	AU 2003212867	A	20030130	200624 E

Priority Applications (no., kind, date): US 2001274785 P 20010309; US
 2001280776 P 20010402; US 2001295630 P 20010604; US 2001307575 P
 20010724; US 2001963274 A 20010926; US 2002352968 P 20020130; US
 200296271 A 20020311

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2003065164	A2	EN	51	8	

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
 BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID
 IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ
 NO NZ OM PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG US UZ

  Alerting Abstract ...NOVELTY - A user's **web** browser (102) sends
authentication data, e.g. based on a credit card account, to an
authentication server (114) which responds with authentication data sent
through the user's **web** browser to a merchant's **computer** (104) which
sends data to the credit card **computer** (108). The credit card **computer**
verifies the authentication to the merchant's **computer** whereupon the
payment transaction is completed....a system for making secure payments
electronically and a **computer** readable medium carrying instructions for
making secure payments electronically...

...102 User's **web** browser
  ...

...104 Merchant's **computer**
  ...

...108 Payment **computer**

Class Codes
International Classification (Main): **G06F** , ...

... **G06F–017/60**

Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
...g., a credit card account) is sent from an authentication server,
through a user's **Web** browser, to a **merchant** 's **computer** . The
merchant's **computer** sends the authentication **data** to a **computer**
operated by the **issuer** of the payment account, either through a payment

organization **computer** or through an **acquirer** **computer** operated by the
 merchant 's acquirer. The issuer's **computer** verifies the authorization **request** message, thereby generating an authorization response message. The
authorization response message is forwarded to the merchant's **computer** , either through the **payment** organization **computer** or through the **acquirer** **computer** . If the authorization **response** message indicates that the verification was successful, the transaction is completed...

...The user software sends the authentication data to a merchant using hidden fields on the **Web** page of **the** **merchant** . The **merchant** generates an **authorization** request **message** based **upon** the **authentication** data. The authorization request message is sent to a payment organization either directly from the...

...g., a credit card account) is sent from an authentication server, through a user's **Web** browser, to a merchant's **computer** . The merchant's
computer sends the authentication **data** to a **computer** operated by **the**
issuer of the **payment** account, either through a payment organization **computer** or through an acquirer **computer** operated by the merchant's acquirer. The issuer' **s** **computer** verifies the authorization **request** message, thereby generating an authorization response message. The authorization **response** message is forwarded to the merchant's **computer** ,
either through the payment organization **computer** or through the acquirer **computer** . If the **authorization** response message indicates that the **verification** was successful, the transaction **is** completed...
Claims:
...1. A method for performing a payment transaction, comprising:receiving a set of **Web** page data by user software, the set of **Web** page data being for displaying a **Web** page;determining, by the user software, whether the **Web** **page** includes at least one hidden field;if the **Web** page includes the at least one **hidden** field, selecting a first payment procedure to be used for **performing** the particular payment transaction, the first payment procedure including filling the **at** least one hidden field with hidden data, by the user software, for sending the hidden **data** to a merchant; andif the **Web** page **does** **not** include the at least one hidden field, selecting a second **payment** procedure to be used for performing the particular payment transaction, the second payment procedure including filling at **least** one visible field with purchase data, for sending the purchase data to the merchant, the at least one visible field being included in the **Web** page.

0012704332 - Drawing available
WPI ACC NO: 2002-555636/200259
**Device for paying transportation fees using infrared data association
communication function of mobile communication terminal and
method therefor**
Patent Assignee: LG INFORMATION & COMMUNICATIONS LTD (GLDS); LG
  ELECTRONICS INC (GLDS)
Inventor: KO D S; KOH D S
Patent Family (2 patents, 1 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
KR 2002015084	A	20020227	KR 200048223	A	20000821	200259 B
KR 639320	B1	20061027	KR 200048223	A	20000821	200758 E

Priority Applications (no., kind, date): KR 200048223 A 20000821

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
KR 2002015084	A	KO	1	10	
KR 639320	B1	KO			Previously issued patent KR 2002015084

  Alerting Abstract ...to confirm the payment details immediately, the user
selects a payment confirm function(ST16). A **computer** of the card
company
transmits information on the payment details to a CDMA **provider** (ST17).
The payment details are **transmitted** to the mobile communication
terminal
through a wireless transmission **network** (ST18). If the user does **not**
select the **payment** confirm function, the mobile **communication**
terminal
returns to a normal mode(ST19).

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  H04M-0015/00 ...

... **H04M-0015/00**
  H04M-0015/00 ...

... **H04M-0015/00**

Original Publication Data by Authority

Argentina

DIALOG(R)File 350:Derwent WPIX
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0012687827 - Drawing available
WPI ACC NO: 2002-538571/200257
XRPX Acc No: N2002-426551
Performance-based supply chain management system for providing end-to-end
supply chain management has engagement modules, monitoring modules,
collaboration modules and execution modules
Patent Assignee: BIZGENICS INC (BIZG-N); EICHER D E (EICH-I); PAL A
  (PALA-I); PREMONITION TECHNOLOGIES INC (PREM-N); SCELZO W A
(SCEL-I);
  STOWELL D P M (STOW-I)
Inventor: EICHER D E; PAL A; SCELZO W A; STOWELL D P M
Patent Family (7 patents, 93 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 2002057887	A2	20020725	WO 2002US1550	A	20020122	200257 B
US 20020099578	A1	20020725	US 2001765342	A	20010122	200258 E
US 20020099579	A1	20020725	US 2001765345	A	20010122	200258 E
US 20020099580	A1	20020725	US 2001765347	A	20010122	200258 E
US 20020099598	A1	20020725	US 2001765341	A	20010122	200258 E
AU 2002239980	A1	20020730	AU 2002239980	A	20020122	200427 E
AU 2002239980	A8	20051006	AU 2002239980	A	20020122	200610 E

Priority Applications (no., kind, date): US 2001765341 A 20010122; US
  2001765342 A 20010122; US 2001765343 A 20010122; US 2001765345
A
  20010122; US 2001765346 A 20010122; US 2001765347 A 20010122;
US
  2001766413 A 20010122

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2002057887	A2	EN	97	20	

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR
BY
  BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU
ID IL IN

IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH
GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW
AU 2002239980   A1 EN   Based on OPI patent   WO 2002057887
AU 2002239980   A8 EN   Based on OPI patent   WO 2002057887

Alerting Abstract ...chain: a method for monitoring performance of a buyer-supplier relationship: a stateless, event-monitoring **computer** system.

Class Codes
International Classification (Main): **G06F** , ...

... **G06F-017/60**

Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
...buyers and suppliers participating in a performance-based, supply chain management system. A user interface **web** cluster comprises redundant **web**
servers for bi-directional **communications** with users regarding **events** to be monitored between the buyers and suppliers. A data gateway **web** cluster comprises redundant **web** servers that provides a **one** -way data collection **module** for data related to products being supplied, buyers, and suppliers. A database cluster connects to the user interface **web** cluster and the data gateway cluster to access **and** store data to a database system. An application processing cluster connects to the database cluster...
...for a key performance indicator in response to which the alerted participants may initiate an **on - line** collaboration with respect to the key performance indicator.

...management system for sending metalerts relative to a monitored key performance indicator for a buyer- **supplier** engagement. Metalerts, or alerts about alerts, are **transmitted** upon the lack of a condition relative to a first **alert** sent regarding the performance of a buyer- **supplier** engagement. Escalating levels of personnel may be notified within an organization and eventually, the other
Claims:
...module, the monitoring being based on the at least one identified key performance indicator;an **alert** threshold module for setting a **default** thresholds for alerts associated with the at least **one** key performance

indicator based on **historical data** related to that key performance indicator; andan **alert** module, cooperating with the monitoring module, for generating an alert when a monitored value for...

...What is claimed is:1. A stateless, event-monitoring **computer** system for use in monitoring events based on data and user interfacing, the **computer** system comprising:a user interface **web** cluster comprising redundant **web** servers for bi-directional communications **with** users regarding events to be monitored between the users;a data gateway **web cluster** comprising redundant **web** servers that provides a **one**-way data collection **module** for data;at least one database cluster connected to the user interface **web** cluster and the data gateway cluster to **access** and store data **to** a database system; andat least one application processing cluster connected to the database cluster to provide an application related to the events **being** monitored for the users...

 15/3,K/15   (Item 15 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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0012683876 - Drawing available
WPI ACC NO: 2002-534497/200257
System for automatically selecting information receiver and providing
information and method therefor
Patent Assignee: NECTEL CO LTD (NECT-N)
Inventor: LEE S Y
Patent Family (1 patents, 1 countries)
Patent   Application
Number   Kind Date   Number   Kind Date   Update
KR 2002010964   A   20020207 KR 200044289   A 20000731 200257 B

Priority Applications (no., kind, date): KR 200044289   A 20000731

Patent Details
Number   Kind Lan   Pg Dwg Filing Notes
KR 2002010964   A   KO   1   10

  Alerting Abstract ...an information receiving candidate which is selected at a certain frequency or more as a **default information** receiver. A messaging center(20) receives **data** from an **information provider** for designating the identification data and **transmits** the data to portable communication terminals of the selected information receivers among a plurality of the information receivers. A **web** server(30) provides a **web** service so that an information transmitter retrieves and designates an information receiver.

Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
 H04Q-0007/24 ...
 H04Q-0007/24 ...

Original Publication Data by Authority

Argentina

 15/3,K/17   (Item 17 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.

0012372211 - Drawing available
WPI ACC NO: 2002-315184/200235
XRPX Acc No: N2002-246740
Third party payment processing system for handling payments
between
buyer/payer and seller/payee at third party site using processor to
process
payments for electronic transactions
Patent Assignee: PAYPAL INC (PAYP-N); SACKS D (SACK-I)
Inventor: SACKS D
Patent Family (6 patents, 95 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 2002005231	A2	20020117	WO 2001US21775	A	20010710	200235 B
US 20020016765	A1	20020207	US 2000217291	P	20000711	200235 E
			US 2000217342	P	20000711	
			US 2001901962	A	20010710	
AU 200173334	A	20020121	AU 200173334	A	20010710	200238 E
EP 1299865	A2	20030409	EP 2001952601	A	20010710	200325 E
			WO 2001US21775	A	20010710	
KR 2004010510	A	20040131	KR 2003700335	A	20030110	200436 E
JP 2004520638	W	20040708	WO 2001US21775	A	20010710	200445 E
			JP 2002508761	A	20010710	

Priority Applications (no., kind, date): US 2000217342 P 20000711; US
 2000217291 P 20000711; US 2001901962 A 20010710

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2002005231	A2	EN	21	3	

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
  BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID
  IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ
  NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH
  GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
US 20020016765   A1 EN   Related to Provisional US 2000217291
                      Related to Provisional US 2000217342
AU 200173334   A   EN   Based on OPI patent   WO 2002005231
EP 1299865   A2 EN   PCT Application WO 2001US21775
                      Based on OPI patent   WO 2002005231
Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR
  IE IT LI LT LU LV MC MK NL PT RO SE SI TR
JP 2004520638   W   JA   40   PCT Application WO 2001US21775
                      Based on OPI patent   WO 2002005231

  Alerting Abstract ...a transaction in order to select a payment option
and a link offered by the **seller** . The buyer financial information is
transmitted to the payment processor and the **seller** never receives the
buyer credit card number or bank information so that the seller has...
DESCRIPTION - INDEPENDENT CLAIMS are included for a method of processing
electronic payments and for a **computer** readable storage medium with
instructions...

Class Codes
International Classification (Main): **G06F–017/60**

Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
...seller to prevent financial or private data from being passed to the
seller. The third- **party** payment processor establishes an account for the
buyer if **the** buyer does **not** have an account. The buyer's account may be
funded by a credit card, debit...

...and may be identified with an electronic mail address. The third-party
payment processor transfers **payment**   **from** the buyer to the **seller**
(e.g., through a **seller** account with the payment processor). The buyer
may be redirected to the seller after completion...

...private data from being passed to the seller. The third-party payment

processor establishes an **account** for the buyer, if one does **not** exist, which **may** be funded by a credit card, debit card or bank account. The account is identified...

...an electronic mail address or other unique identifier. The payment processor transfers payment from the **buyer** **to** the **seller** (**e** .g., through a **seller** account with the processor). The buyer may be redirected to the seller after completion or...
Claims:

 15/3,K/18   (Item 18 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.

0011082125 - Drawing available
WPI ACC NO: 2002-017519/200202
XRPX Acc No: N2002-014007
 Internet **commerce facilitating method involves transferring payment terms**
over communication link existing outside Internet **to payment facilitator**
to effect payment from buyer to seller
Patent Assignee: MERITSPAN HOLDINGS INC (MERI-N)
Inventor: SUAREZ A E
Patent Family (2 patents, 92 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 2001077956	A1	20011018	WO 2001US11147	A	20010406	200202 B
AU 200153182	A	20011023	AU 200153182	A	20010406	200213 E

Priority Applications (no., kind, date): US 2000708308 A 20001107; US
 2000225803 P 20000816; US 2000574348 A 20000519; US 2000195539 P
  20000407; US 2000708304 A 20001107

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2001077956	A1	EN	105	37	

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
  BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL
   IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO
   NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

 Internet **commerce facilitating method involves transferring
payment terms**
over communication link existing outside Internet **to payment
facilitator
to effect payment from buyer to seller**

Original Titles:
SYSTEMS AND METHODS FOR ALIGNING INTERESTS IN AN **ON - LINE**
BUSINESS-TO-BUSINESS EXCHANGE...

  Alerting Abstract ...NOVELTY - The catalogue of seller items are
displayed to buyer over the **Internet** . On accepting offer from buyer to
purchase any one of items displayed, seller outputs purchase price. A
communication link is established outside of the **Internet** with a payment
facilitator. The payment terms are transferred over the communication link
to payment facilitator to effect a payment from buyer to seller and not
through **Internet** . ... **Internet** exchange; Business incentives **entities**
provision method...

...USE - For industry focused **Internet** applications, advanced technology,
communication, environmental, food and **packaging** , food
service/hospitality, health care and science, manufacturing and metals,
process, public sector, service, textiles...

...ADVANTAGE - Because the payment transaction **information** is
transmitted
over **communication** link **and   not   through** the **Internet** , the
exchange creates a **more** secure environment **for   payment** . ...

...DESCRIPTION OF DRAWINGS - The figure shows the flow diagram
illustrating
data flow of **on - line** transaction process.

Class Codes
International Classification (Main): **G06F-017/60**

Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
 A business-to-business exchange on the **Internet** enables a buyer (**B**) to
request a discount, such as a percentage discount or a fixed amount. The

exchange...

...sends it to a payment facilitator (PF) over a direct communication link outside of the **Internet** so that payment **to** the **seller** (S) may be **effected** . By **transmitting** the payment transaction **information** over the
link outside of the **Internet** , the exchange allows **commerce** to be conducted in a more secure environment. The exchange invites a select group
of...

 15/3,K/23 **(Item 23 from file: 350)**
DIALOG(R)File 350:Derwent WPIX
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0008576351 - Drawing available
WPI ACC NO: 1998-110842/199810
XRPX Acc No: N1998-088670
Cashless payment transfer through Internet **for services supplied via** Internet **- has security system which interrogates purchaser for security**
code for verification through third party
Patent Assignee: SENG U (SENG-I)
Inventor: SENG U
Patent Family (5 patents, 68 countries)
Patent   Application
Number   Kind Date   Number   Kind Date   Update
WO 1998002852   A1 19980122 WO 1996EP3062   A 19960712 199810
B
AU 199666150   A 19980209 AU 199666150   A 19960712 199823 E
               WO 1996EP3062   A 19960712
EP 855069   A1 19980729 EP 1996925737   A 19960712 199834 E
               WO 1996EP3062   A 19960712
EP 855069   B1 19990428 EP 1996925737   A 19960712 199921 E
               WO 1996EP3062   A 19960712
DE 59601789   G 19990602 DE 59601789   A 19960712 199928 E
               EP 1996925737   A 19960712
               WO 1996EP3062   A 19960712

Priority Applications (no., kind, date): WO 1996EP3062 A 19960712

Patent Details
Number   Kind Lan Pg Dwg Filing Notes
WO 1998002852   A1 DE   32   7
National Designated States,Original: AL AM AT AU AZ BB BG BR BY CA CH CN
  CZ DE DK EE ES FI GB GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD

MG
  MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG
US UZ VN
Regional Designated States,Original: AT BE CH DE DK EA ES FI FR GB GR IE
  IT KE LS LU MC MW NL OA PT SD SE SZ UG
AU 199666150   A   EN   PCT Application WO 1996EP3062
                    Based on OPI patent WO 1998002852
EP 855069   A1 DE   PCT Application WO 1996EP3062
                    Based on OPI patent WO 1998002852
Regional Designated States,Original: AT BE CH DE FR GB IT LI
EP 855069   B1 DE   PCT Application WO 1996EP3062
                    Based on OPI patent WO 1998002852
Regional Designated States,Original: AT BE CH DE FR GB IT LI
DE 59601789   G   DE   Application EP 1996925737
                    PCT Application WO 1996EP3062
                    Based on OPI patent EP 855069
                    Based on OPI patent WO 1998002852

Cashless payment transfer through Internet **for services supplied via**
Internet **-**

Original Titles:
...PAYING WITHOUT CASH SERVICES THAT CAN BE REQUESTED FROM A
DISTRIBUTED,
NON-CONNECTION ORIENTED DATA **NETWORK**...

...METHOD FOR CASHLESS PAYMENT OF SERVICES THAT CAN BE
REQUESTED FROM A
DISTRIBUTED DATA **NETWORK**...

...PAYING WITHOUT CASH SERVICES THAT CAN BE REQUESTED FROM A
DISTRIBUTED,
NON-CONNECTION ORIENTED DATA **NETWORK**

  Alerting Abstract ...cashless system provides subscribers with the
facility to purchase services from a supplier via the **Internet** and to
transfer payment to the supplier. On being contacted and asked to provide
services...
...Once the identity of the subscriber is established and cleared the
service can be **transmitted** eg. manuscripts. For regular subscribers the
supplier holds the required security details...

...ADVANTAGE - Protected transactions via **Internet** .

Class Codes
International Classification (Main): **G07F-007/00**
 (Additional/Secondary): **H04Q-011/04**

Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
...invention is to allow payments without cash of services that can be
requested through the **internet** during a connection **between** the
supplier
and the user through the ISDN **network** and the **internet** . **While** user
and **supplier** are connected, the call number of the user and an indication
of the desired service are **transmitted** to the **supplier** , **and** the call
number of the user is checked by the **supplier** to verify if it is one of
a plurality of registered numbers. If that is the case, the **supplier**
transmits an authorisation **to** **the** user through the ISDN D-channel, and
then if an ISDN B-channel is free...

...invention is to allow payments without cash of services that can be
requested through the **internet** during a connection between the supplier
and the user through the ISDN **network** **and** the **internet** . While user
and supplier are connected, the call number of **the** user and **an**
indication of the **desired** service are **transmitted** to the **supplier** ,
and the call number of the user is checked by **the** **supplier** to **verify**
if it is one of a plurality of registered numbers. If **that** is the case,
the **supplier** **transmits** an authorisation to the user through the ISDN
D-channel, and then **if** **an** ISDN B-channel is free, a connection is
established through which the user acknowledges to...
Claims:
...A method for the cashless payment of services which can be called from a
distributed, **non - connection** -oriented **data** **network** and for
transmitting the services from a second unit to **a** first unit while a
connection exists from the first unit over a connection-oriented data
network having a signalling channel and a message/ data channel and
over
the distributed, non-connection-oriented data **network** to the second unit,
where the first unit and the **second** unit can be directly connected over
the connection-oriented data **network** , comprising the following steps:
a1) setting up (S1) a connection **from** the first unit (E1) over the
message/data channel of the connection-oriented data **network** and over
the
distributed, non-connection-oriented data **network** to the **second** unit
(E2); b1) transmitting (S2) the call number **of** the first unit (E1) and
a request concerning a desired service to the second unit...

...from the second unit (E2) directly over the signalling channel of the
connection-oriented data **network** to the first unit (E1); and e1) if the
the message/data channel of **the** connection-oriented data **network**
between the second unit (E2) and the first unit (E1) is idle, setting up a

connection between the second unit (E2) and the first unit (E1), wherein cashless payment is transacted...

 15/3,K/24   (Item 24 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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0008530857 - Drawing available
WPI ACC NO: 1998-063365/199806
Related WPI Acc No: 1998-063366
XRPX Acc No: N1998-049817
Method of communication between server and one or more gateway for
electronic funds transfer system – involves establishing communication link
between server and transmitting gateway and transaction across communication link from server to gateway
Patent Assignee: HEWLETT-PACKARD CO (HEWP); VERIFONE INC (VERI-N)
Inventor: BERGER D A; MADAPURMATH V I; WEBER J C
Patent Family (5 patents, 76 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 1997049069	A2	19971224	WO 1997US10420	A	19970617	199806 B
AU 199733963	A	19980107	AU 199733963	A	19970617	199820 E
US 5850446	A	19981215	US 1996664825	A	19960617	199906 E
EP 914736	A2	19990512	EP 1997930039	A	19970617	199923 E
			WO 1997US10420	A	19970617	
CA 2258651	C	20031230	CA 2258651	A	19970617	200404 E
			WO 1997US10420	A	19970617	

Priority Applications (no., kind, date): US 1996664825 A 19960617

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 1997049069	A2	EN	195	66	

National Designated States,Original: AL AM AT AU AZ BA BB BG BR BY CA CH
  CN CU CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS
  LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR
  TT UA UG US UZ VN YU ZW
Regional Designated States,Original: AT BE CH DE DK EA ES FI FR GB GH GR
  IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 199733963	A	EN		Based on OPI patent WO 1997049069	
EP 914736	A2	EN		PCT Application WO 1997US10420	

Original Titles:
...A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR **VIRTUAL**
POINT OF SALE
PROCESSING UTILIZING AN EXTENSIBLE, FLEXIBLE ARCHITECTURE...
...System, method and article of manufacture for **virtual** point of sale
processing utilizing an extensible, flexible architecture...

...A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR **VIRTUAL**
POINT OF SALE
PROCESSING UTILIZING AN EXTENSIBLE, FLEXIBLE ARCHITECTURE

Class Codes
International Classification (Main): **G06F-017/60** ...

... **G07F** ,
 (Additional/Secondary): **G07F-007/10** ...

Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
Secure transmission of data is provided between a plurality of **computer**
systems over a **public** communication system, such as the **Internet** .
Secure **transmission** of **data** is **provided** from a customer **computer**
system to a **merchant**   **computer** system, and for **the** further secure
transmission of payment information regarding a payment instrument from
the
merchant **computer** system to a **payment** gateway **computer** system.
The
payment **gateway** system evaluates the payment information and returns
a
level of authorization of credit via a...

...Secure transmission of data is provided between a plurality of **computer**
 systems over a public communication system, such as **the**   **Internet** .
Secure transmission of data is provided from a **customer**   **computer**
system to a **merchant**   **computer** system, and for **the** further secure
transmission of **payment** information regarding a payment instrument from
the merchant **computer** system to a payment gateway **computer**
system. The
payment gateway system evaluates the payment **information** and

returns a
level of authorization of credit via a secure transmission to the merchant...

...or deny credit and require another payment instrument. An architecture that provides support for additional **message** types that are **not** SET compliant is provided **by** a preferred embodiment of the invention. A server communicating bidirectionally with a gateway is disclosed...

...Secure transmission of data is provided between a plurality of **computer** systems over a public communication system, such as the **Internet** . Secure
transmission of **data** is provided from a customer **computer** system to a **merchant** **computer** **system** , and for the further secure transmission of **payment** information regarding a payment **instrument** from the merchant
computer system to a payment gateway **computer** system. The payment gateway system evaluates the **payment** information and returns a level **of** authorization of credit via a secure transmission to the merchant which is communicated to the...

...or deny credit and require another payment instrument. An architecture that provides support for additional **message** types that are **not** SET compliant is provided by a preferred embodiment of **the** invention.A server communicating bidirectionally with a gateway is disclosed. The server communicates to the...
Claims:

 15/3,K/25   (Item 25 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2008 The Thomson Corporation. All rts. reserv.

0008530839 - Drawing available
WPI ACC NO: 1998-063346/199806
XRPX Acc No: N1998-049798
Communication method between gateway and existing host payment application
- parsing one or more transaction response values from host message in
response to transaction received from host legacy system, mapping response
values to canonical response code and storing in transaction log
Patent Assignee: VERIFONE INC (VERI-N)
Inventor: BERGER D A; HALLER D R; KRAMER G A; NGUYEN T; ROWNEY K T B
Patent Family (6 patents, 76 countries)

Patent		Application			
Number	Kind	Date	Number	Kind	Date	Update

WO 1997049050   A2 19971224 WO 1997US10402   A 19970617 199806
B
AU 199736405   A   19980107 AU 199736405   A 19970617 199820 E
EP 935785   A2 19990818 EP 1997933141   A 19970617 199937 E
               WO 1997US10402   A 19970617
US 5983208   A   19991109 US 1996671822   A 19960617 199954 E
US 6026379   A   20000215 US 1996664634   A 19960617 200016 E
US 6363363   B1 20020326 US 1996664634   A 19960617 200226 E
               US 1999382718   A 19990824
Priority Applications (no., kind, date): US 1999382718 A 19990824; US
  1996671822 A 19960617; US 1996664634 A 19960617

Patent Details
Number   Kind Lan Pg Dwg Filing Notes
WO 1997049050   A2 EN 198 66
National Designated States,Original: AL AM AT AU AZ BA BB BG BR BY CA
CH
  CN CU CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR
LS
  LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR
  TT UA UG US UZ VN YU ZW
Regional Designated States,Original: AT BE CH DE DK EA ES FI FR GB GH
GR
  IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW
AU 199736405   A   EN   Based on OPI patent WO 1997049050
EP 935785   A2 EN   PCT Application WO 1997US10402
               Based on OPI patent WO 1997049050
Regional Designated States,Original: DE FR GB IE
US 6363363   B1 EN   Continuation of application US
  1996664634
               Continuation of patent US 6026379

Class Codes
International Classification (Main): **G06F–017/60** ...
 (Additional/Secondary): **G07F–019/00** ...

... **G07F–007/10**

Original Publication Data by Authority

Argentina

Assignee name & address:
Original Abstracts:
...transaction log. According to a broad aspect of a preferred embodiment
of the invention, communication **networks** that employ transactions
between applications must effectively manage transactions that flow over

the **network**. In addition, networking **systems** must also detect counterfeit transactions, especially, when the networking systems are utilized for financial transactions. An active, **on - line** database is **utilized as** a transaction log to track original requests,valid retrys and detect fraudulent transactions. The transaction...

...Secure transmission of data is provided between a plurality of **computer** systems over a public communication system, such as **the Internet**. Secure transmission of data is provided from a **customer computer system** to a **merchant computer** system, and for **the** further secure transmission of **payment** information regarding a payment instrument from the merchant **computer** system to a payment gateway **computer** system. The **payment** gateway system evaluates the payment **information** and returns a level of authorization of credit via a secure transmission to the merchant...

...or deny credit and require another payment instrument. An architecture that provides support for additional **message** types that are **not** SET compliant is provided **by** a preferred embodiment of the invention. A server communicating bidirectionally with a gateway is disclosed...

...transaction log. According to a broad aspect of a preferred embodiment of the invention, communication **networks** that employ transactions between applications must effectively manage transactions **that** flow over the **network**. In addition, networking systems must also detect counterfeit transactions, **especially**, when the networking systems are utilized for financial transactions. An active, **on - line** database is utilized as a transaction log to **track original** requests, valid retrys and detect fradulant transactions. The transaction log serves as a memory cache...

...transaction log. According to a broad aspect of a preferred embodiment of the invention, communication **networks** that employ transactions between applications must effectively manage transactions **that** flow over the **network**. In addition, networking systems must also detect counterfeit transactions, **especially**, when the networking systems are utilized for financial transactions. An active, **on - line** database is utilized as a transaction log to **track original** requests, valid retrys and detect fradulant transactions. The transaction log serves as a memory cache... transaction log. According to a broad aspect of a preferred embodiment of the invention, communication **networks** that employ transactions between applications must effectively manage transactions that flow over the **network**. In addition, networking systems must also detect counterfeit transactions, especially, when the networking **systems** are utilized for financial transactions. An active, **on - line** database is utilized as a transaction log to track original requests,valid **retrys and** detect

fraudulent transactions. The transaction log serves as a memory cache where the received host...
Claims:

~~**Full text patent files**

 14/3,K/4   (Item 4 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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00901997
**A SYSTEM AND METHOD FOR SECURE NETWORK ELECTRONIC
PAYMENT AND CREDIT COLLECTION
EINRICHTUNG UND VERFAHREN ZUR ELEKTRONISCHEN ZAHLUNG
UND KREDITEINSAMMLUNG UBER EIN GESICHERTES NETZWERK
SYSTEME ET PROCEDE DE PAIEMENT ELECTRONIQUE ET DE
RECOUVREMENT DE CREDIT PROTEGES SUR RESEAU**
PATENT ASSIGNEE:
  Hewlett-Packard Company, (3133023), P.O. Box 272400, Fort Collins, CO
    80527-2400, (US), (Proprietor designated states: all)
INVENTOR:
  ROWNEY, Kevin, T., B., 748 Duncan Street, San Francisco, CA 94131, (US)
LEGAL REPRESENTATIVE:
  Garratt, Peter Douglas et al (43121), Mathys & Squire 120 Holborn,
    London EC1N 2SQ, (GB)
PATENT (CC, No, Kind, Date): EP 907935 A1 990414 (Basic)
                     EP 907935 B1 050824
                     WO 1997041539 971106
APPLICATION (CC, No, Date):   EP 97922456 970424; WO 97US6934
970424
PRIORITY (CC, No, Date): US 639909 960426
DESIGNATED STATES: DE; ES; FR; GB; IE; IT
INTERNATIONAL PATENT CLASS (V7): **G07F-007/10** ; H04L-009/32
ABSTRACT WORD COUNT: 11128
NOTE:
  No A-document published by EPO
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
     CLAIMS B (English) 200534   673
     CLAIMS B   (German) 200534   626
     CLAIMS B   (French) 200534   730
     SPEC B   (English) 200534   9938
Total word count - document A   0
Total word count - document B   11967
Total word count - documents A + B   11967

INTERNATIONAL PATENT CLASS (V7): **G07F–007/10** ...

...SPECIFICATION into software already in use by the customer, e.g., the Netscape Navigator World Wide **Web** browsing tool. However, although a **computer** on an SSL connection may initiate a second SSL connection to another **computer** , a drawback to the SSL approach is each SSL connection
supports only a two- **computer** connection. Therefore, SSL does not provide a mechanism for **transmitting** encoded information to a **merchant**
for retransmission to a payment gateway **such** that a subset of the **information** is readable to the **payment** gateway but **not** to the merchant. Although SSL allows for robustly secure two-party data transmission, it does...

...comprehend that any of the general-purpose secure communication protocols can be substituted for the **SSL** transmission protocol without undue experimentation.

14/3,K/6   (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2008 WIPO/Thomson. All rts. reserv.

01307252   **Image available**
SYSTEMS AND METHODS FOR ENTERPRISE COLLABORATION
SYSTEMES ET PROCEDES POUR COLLABORATION ENTRE ENTREPRISES
Patent Applicant/Assignee:
 BEA SYSTEMS INC, 2315 North First Street, San Jose, CA 95131, US, US
   (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
 BEARTUSK Brodi, 2931 Whitetail Circle, Lafayette, CO 80026, US, US
   (Residence), US (Nationality), (Designated only for: US)
 BREEDEN Timothy J, 1301 Canyon Boulevard, Apt. 309, Boulder, CO 80302, US
   , US (Residence), US (Nationality), (Designated only for: US)
 OLANDER Daryl B, 3308 Fourth Street, Boulder, CO 80304, US, US
   (Residence), US (Nationality), (Designated only for: US)
 COOK Thomas A, 2807 Sundown Lane, Apt. 308, Boulder, CO 80303, US, US
   (Residence), US (Nationality), (Designated only for: US)
 DEVGAN Manish, 1405 Snowberry Lane, Broomfield, CO 80020, US, US
   (Residence), US (Nationality), (Designated only for: US)
 FEIT Richard, 2000 Fifth Street, Boulder, CO 80305, US, US (Residence),
   US (Nationality), (Designated only for: US)
 JOLLEY Christopher, 13949 Crestone Circle, Broomfield, CO 80020, US, US
   (Residence), US (Nationality), (Designated only for: US)

O'NEIL Edward K, 3455 Table Mesa Drive, Apt. G162, Boulder, CO 80305, US,
    US (Residence), US (Nationality), (Designated only for: US)
  MCCAULEY Rodney, 2102 Flora Court, Loveland, CO 80537, US, US (Residence)
    , US (Nationality), (Designated only for: US)
  SMITH Gregory P, 9738 Teller Lane, Westminster, CO 80021, US, US
    (Residence), US (Nationality), (Designated only for: US)
  PEARSON Shane, 3181 Ninth Street, Boulder, CO 80304, US, US (Residence),
    US (Nationality), (Designated only for: US)
  FRENDER Kevin Blair, 1324 Carnation Circle, Longmont, CO 80503, US, US
    (Residence), US (Nationality), (Designated only for: US)
  STAMM Thomas Carl, 894 West Willow Street, Louisville, CO 80027, US, US
    (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  MEYER Sheldon R (et al) (agent), Fliesler Meyer LLP, Four Embarcadero
    Center, Fourth Floor, San Francisco, CA 94111-4156, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 2005114383 A2 20051201 (WO 05114383)
  Application: WO 2005US17758 20050519 (PCT/WO US05017758)
  Priority Application: US 2004573190 20040520; US 2004572942
20040520; US
    2004572941 20040520; US 2004573189 20040520; US 2004572839
20040520; US
    2004573140 20040521; US 2004573365 20040521; US 2004573484
20040521; US
    2004573485 20040521; US 2004574010 20040521; US 2004574865
20040521; US
    2004573114 20040521; US 2004573310 20040521; US 2004573366
20040521; US
    2004573486 20040521; US 200555135 20050210; US 200554982
20050210; US
    200554929 20050210; US 200555327 20050210; US 200555436
20050210; US
    200555328 20050210; US 200555430 20050210; US 200555269
20050210; US
    200555290 20050210; US 200555048 20050210; US 200555038
20050210; US
    200555047 20050210; US 200554787 20050210; US 200555320
20050210; US
    200554861 20050210
Designated States:
(All protection types applied unless otherwise stated - for applications
2004+)
  AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE
DK DM
  DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NG NI NO NZ OM
PG PH PL
  PT RO RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC
VN YU
  ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU MC
NL PL
  PT RO SE SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 17765

Main International Patent Class (v7): **G06F-007/00**
Fulltext Availability:
  Detailed Description

Detailed Description
... concurrently by the messaging layer.

  This allows multiple transports within a scenario to be utilized (**e** .g.,
   instant   messaging and **e - mail**). In further aspects of these
  embodiments, when multiple **providers** co-exist, one can be designated
as
  the " **default** " transport to use for **communication** when the provider is
  not specified. Those of skill in the art will appreciate that a
  communication provider is a is not limited to providing **network**
  based communication, but can be based on any method for exchanging
  information such as (but...

 14/3,K/8   (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01079268   **Image available**
A NETWORK COMMUNICATION SYSTEM AND APPARATUS
DISPOSITIF ET SYSTEME DE COMMUNICATION PAR RESEAU
Patent Applicant/Assignee:
  VENTURE INTERNET HOLDINGS INC, 177 East 7th Street, Carson City, NV
89701
   , US, US (Residence), US (Nationality)
Inventor(s):
  LEVI Ronald M, 4250 Temma Court, Calabasas, CA 91302, US,
  OLIVER Richard, 2718 Yellow Point Road, Ladysmith, B.C. V9G-1E1, CA,

Legal Representative:
  VRADENBURGH Anna M (agent), Brull, Piccionelli, Sarno, Braun &
   Vradenburgh, 1925 Century Park East, Suite 2350, Los Angeles, CA
90067,
   US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200402128 A1 20031231 (WO 0402128)
  Application: WO 2002US21245 20020702 (PCT/WO US2002021245)
  Priority Application: US 2002177463 20020619
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
  AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES
FI GB
  GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
MA
  MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ
  UA UG UZ VN YU ZA ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE
SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 8050

Main International Patent Class (v7): **H04M-011/00**
Fulltext Availability:
  Detailed Description

  After the communication system is loaded onto the user's **computer** , the
  user logs into the I 0 system, and if desired, predefines various
  parameters for...
...user interface and the communication modalities. If the user does not
  define any parameters, the **communication** system automatically creates
  default settings for the control parameters, wherein the user **computer**
  14 **transmits** appropriate information directed to equipment limitations
  to the **provider** server 12 via well known communication protocols.

 14/3,K/9   (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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01072617   **Image available**
TRUSTED TRANSACTIONAL CONTROLLER

CONTROLEUR DE TRANSACTION DE CONFIANCE

Main International Patent Class (v7): **G06F-013/16**
Fulltext Availability:
  Detailed Description

Detailed Description
... 3. Description of the Related Art
  Electronic commerce (e-commerce) is traditionally practiced using a **Web** browser running on a personal **computer** (PC) connected to the **Internet**
  . Although **online** goods and services providers can offer attractive, practical, efficient and reliable ecommerce via the **Internet** , a typical end-to-end e-commerce transaction can take several

minutes to complete. ,
Moreover, existing e-commerce methods can leave the consumer wondering
whether the **online** transaction was successfully completed. At times,
the consumer may not be certain that the **online** transaction was
successfully completed until the goods actually show up at the door. A
good...

...up the purchase of items for already registered users, and the user need
not wait **online** for a confirmation that the credit card payment was
accepted. Moreover, easy account access allows...

...the status of the delivery. Every change made either by the user or by
the **provider** is automatically acknowledged in an **email** **message**
posted to the user.

Removing the issue of bad or **non - payment** , such a transactional model
for executing an **online** transaction is essentially biased in favor of the
provider, in that the provider always knows...

...acknowledgment is provided, which may not occur until a quite a
significant time after the **online** order has been submitted. Typically,
the , acknowledgment is supplied as a displayed message, a printed...

14/3,K/12   (Item 12 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00896427
BROKER-MEDIATED ONLINE SHOPPING SYSTEM AND METHOD
SYSTEME ET PROCEDE D'ACHAT EN LIGNE ASSISTE PAR COURTIER
Patent Applicant/Inventor:
  SOH Teong Gee, 275A 6th Avenue, Dynasty Garden II, Singapore 276564,
SG,
    SG (Residence), SG (Nationality)
  LEE Swee Hoong, 275A 6th Avenue, Dynasty Garden II, Singapore 276564,
SG,
    MY (Residence), MY (Nationality)
Legal Representative:
  DAVIS Peter J (et al) (agent), Morrison & Foerster LLP, 2000 Pennsylvania
    Avenue, N.W., Washington, DC 20006-1888, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200229508 A2 20020411 (WO 0229508)
  Application: WO 2001IB2766 20011002 (PCT/WO IB0102766)
  Priority Application: US 2000676979 20001002
Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK
SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 15537

Main International Patent Class (v7): **G06F**
Fulltext Availability:
  Detailed Description

Detailed Description
... S. Patent No.

  5,890,137. However, the system and method disclosed therein require
  separate **networks** for shopping and **payment** and do **not** appear to
  include a universal shopping cart.

  Moreover, personal shopper **data** is **transmitted** from a service center
  to individual **merchants**, which themselves handle all details of shipping.

 14/3,K/13   (Item 13 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00871337   **Image available**
METHOD AND APPARATUS FOR FILTERING MESSAGES WITHIN A COMPUTER NETWORK
PROCEDE ET DISPOSITIF DESTINES A FILTRER DES MESSAGES DANS UN RESEAU INFORMATIQUE
Patent Applicant/Assignee:
  ANODYNE DEVELOPMENTS LIMITED, Suite F2, Hirzel Court, St Peter Port,
    Guernsey, Channel Islands GY1 2NH, GB, -- (Residence), -- (Nationality)
    , (For all designated states except: US)
Patent Applicant/Inventor:
  DWELLY Andrew David, c/o Anodyne Developments Limited, Suite F2, Hirzel
    Court, St Peter Port, Guernsey GY1 2NH, GB, -- (Residence), GB
    (Nationality), (Designated only for: US)

FLETT David Charles, c/o Anodyne Developments Limited, Suite F2, Hirzel Court, St Peter Port, Guernsey GY1 2NH, GB, -- (Residence), GB (Nationality), (Designated only for: US)
Legal Representative:
  BERESFORD Keith Denis Lewis (et al) (agent), Bersford & Co., 2-5 Warwick Court, High Holborn, London WC1R 5DH, GB,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200205500 A1 20020117 (WO 0205500)
  Application: WO 2001GB2104 20010514 (PCT/WO GB0102104)
  Priority Application: GB 200016832 20000707; GB 20013026 20010207
Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
  EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL
  TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 12662

International Patent Class (v7): **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... Internet service provider mail transfer agent 5,6.
  Initially these user records comprise a single **default
   record** 34 arranged to impose no restriction upon the
  transfer of **messages** from the **Internet** 4 to the **Internet**
  service **provider   mail** transfer agent 5,6 to which the
  filter station 8,9 is attached. However, as...

...be described in detail later users may access the mail
  preference server 12 via the **Internet** 4 to alter the user
  preference record having a user address 30 corresponding
  to their...

 14/3,K/14   (Item 14 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00844341 **Image available**

SYSTEMS AND METHODS FOR ALIGNING INTERESTS IN AN ON-LINE
BUSINESS-TO-BUSINESS EXCHANGE
SYSTEMES ET PROCEDES PERMETTANT DE METTRE EN PARALLELE DES INTERETS DANS UN ECHANGE INTER-ENTREPRISES

Patent Applicant/Assignee:
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   Atlanta, GA 94105, US, US (Residence), US (Nationality)
Inventor(s):
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Legal Representative:
 SUTCLIFFE Geoff L (agent), Kilpatrick Stockton LLP, Suite 2800, 1100
   Peachtree Street, Atlanta, GA 30309-4530, US,
Patent and Priority Information (Country, Number, Date):
 Patent: WO 200177956 A1 20011018 (WO 0177956)
 Application: WO 2001US11147 20010406 (PCT/WO US0111147)
 Priority Application: US 2000195539 20000407; US 2000574348 20000519; US
   2000225803 20000816; US 2000708304 20001107; US 2000708308 20001107
Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
 AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
 EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS
 LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ
 TM TR TT TZ UA UG UZ VN YU ZA ZW
 (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
 (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
 (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
 (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 17380

Main International Patent Class (v7): **G06F-017/60**
Fulltext Availability:
 Detailed Description

Detailed Description
... As shown in Figure 38, a buyer can request that payment be made by the

Internet Free Payment method and provide information on the partner bank, DDA number, and date for...

...to a later (or earlier) date. This change in CYD payment terms is communicated via **email** to the **seller** although the new **payment** date is **not** disclosed in the **message** . When the buyer changes the CYD payment terms, the buyer is said to be "riding...

***************of interest***************** (bad date)
 14/3,K/17   (Item 17 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00785188   **Image available**
METHOD OF AND SYSTEM FOR AUTHORIZING PURCHASES MADE OVER A COMPUTER NETWORK
PROCEDE ET SYSTEME D'AUTORISATION D'ACHATS EFFECTUES SUR UN RESEAU
   INFORMATIQUE
Patent Applicant/Assignee:
 EPACIFIC INC, 5638 Hollister Avenue, Santa Barbara, CA 93117, US, US
   (Residence), US (Nationality)
Inventor(s):
 KING Douglas W, 5638 Hollister Avenue, Santa Barbara, CA 93117, US,
Legal Representative:
 MARINA James E (agent), Winston & Strawn, 200 Park Avenue, New York, NY
   10166, US,
Patent and Priority Information (Country, Number, Date):
 Patent: WO 200118720 A1 20010315 (WO 0118720)
 Application: WO 2000US24631 20000907 (PCT/WO US0024631)
 Priority Application: US 99391285 19990907
Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
 AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
 ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
 LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
 TR TT TZ UA UG UZ VN YU ZA ZW
 (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
 (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
 (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
 (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English

Detailed Description
... token. The data packet is queued in memory on the third computer 20.

The third **computer** 20 next verifies that the ATM card number and
authentication token are valid. Because the...
...party contractor may be overseeing multiple transactions 1 5 at any
given time, the third **computer** 20 must first match the authentication
token with the corresponding ATM card number. To do this, the third
computer 20 matches the transaction parameters contained in the data
packets received from the first and...

...data packets from the first and second computers 12, 16 are matched by
the third **computer** 20, the third **computer** checks the validity of the
ATM card number and authentication token (step 50). If the ATM card
number or the authentication token are invalid or have expired, the third
 computer 20 so informs the second **computer** 16 and the **on - line**
merchant rejects the purchase order and
1 5
notifies the consumer (step 52). If the ATM card number and
authentication token are valid, the third **computer** 20 checks to see
whether there are sufficient funds in the consumer's account to...

...54). If there are sufficient ftinds in the account and no restrictions
apply, the third **computer** transmits an authorization message to the
second **computer** , debits the consumer's account, the purchase is
completed and the consumer is notified (step 56). If there are
insufficient   funds , or any other restrictions apply, a rejection
message is **transmitted** , the **on - line   merchant** rejects the
purchase and the consumer is notified (step 52).

 14/3,K/20   (Item 20 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00761431
**A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR
PROVIDING COMMERCE-RELATED WEB APPLICATION SERVICES**

SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE DE
SERVICES D'APPLICATION DANS LE WEB LIES AU COMMERCE

Inventor(s):
  GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,
  MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
  BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,
Legal Representative:
  BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,
    Minneapolis, MN 55402-0903, US,

Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
 AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY CA CH CN CR CU CZ
 CZ (utility model) DE DE (utility model) DK DK (utility model) DM DZ EE
 EE (utility model) ES FI FI (utility model) GB GD GE GH GM HR HU ID IL IN
 IS JP KE KG KP KR KR (utility model) KZ LC LK LR LS LT LU LV MA MD MG MK
 MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model) SL TJ TM
 TR TT TZ UA UG UZ VN YU ZA ZW
 (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
 (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
 (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
 (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 150171

Main International Patent Class (v7): **G06F-017/30**
International Patent Class (v7): **G06F-017/60** ...

... **G06F-009/44**
Fulltext Availability:
  Detailed Description
... communications such as files and emails that interact with
  the Product5 Internet Server.

  Business I **Internet** **Mail** Server -a family of
   Internet **mail** server products that securely handles mail

messages in a variety of formats.

Network Associates WebStalker...that are not only functional, but also engaging and informative. This is especially true of **Internet** and kiosk-based systems, where users have a notoriously short concentration span.

This format is more appropriate where file size is an issue (**web** pages).

The high cost and complexity of video production equipment, along with the skills...a repeatable test model to exist. Baseline databases can be developed automatically (through execution of **online** activity in the system), manually (through test data manipulation tools), extracted from production databases, and...

The Test Plan Management System is an **online** GUI application that is used to facilitate the creation and maintenance of test models and...

In addition, the TPMS provides the capability to research previously entered test elements through **online** queries.

A reporting option is planned to produce metrics and management type reports.

c) What...and playback. These tools program or record the running of a test plan in an **online** environment by capturing key stroke sequences, mouse clicks, and other actions. They then record them...

...identifying potential bottlenecks or processing anomalies. In the case of Intemet-based applications, as the **Internet** is not a controlled environment, performance management tools can only measure performance within the domain of the controlled environment (up to the **Internet** Service Provider). However, in the case of **intranet** -based systems, where the environment is controlled from end-to-end, Performance Management may be...

...have an effect on its staffing, the tool(s) required, the capacity of systems and **networks** needed to support the tools.

Who will be performing the./unction? Responsibilities need to be...

...of data, both real-time and historical, will have an impact on both system and **network** sizing.

What platform 1protocol constraints exist? Platforms and protocols are central both to the overall...Management

tools even poll the event/data generators for information but these options may impact **network** performance. **Web** Server management is been introduced as part of the management operations framework. As Corporate Internets and Extranets implement **Web** based software products to sell and advertise business services, corresponding administrative, security, event notification and performance requirements must be performed similarly for the companies **web** based system. The critical path issues for **Web** based server software is typically security and performance based levels of service.

...tasks to the system in the proper sequence, stops processing upon detecting a failure, provides **on - line** task tracking and workload forecasting. In addition, requirements are determined for the execution of scheduled...

~~Bibliographic NPL files

 17/3,K/2   (Item 2 from file: 2)
DIALOG(R)File   2:INSPEC

07318811   INSPEC Abstract Number: B1999-09-6210-012
 Title: Manageable messages [unified messaging]
Author(s): Tarabour, R.; Smith, R.M.
 Author Affiliation: Telcordia Technol. Inc., Morristown, NJ, USA

  ...Abstract: messaging service. The service includes fundamental unified messaging features such as the ability to retrieve **E - mail** and voice mail from both telephony and **Web** interfaces, read facsimiles via a **Web** interface or redirect facsimiles to a **default** or specified facsimile machine. Unified messaging is initially targeted at resellers such as **Internet** service **providers** , wireless service **providers** and competitive local exchange carriers, with an enterprise user marketing effort to follow.
  ...Descriptors: **information** resources
  ...Identifiers: **Web** interfaces...

... **Internet** service providers

03513401   INSPEC Abstract Number: B85051970, C85042237
 Title: Electronic mail's credit rating
 Author(s): Oliphant, R.
 Author Affiliation: Telecom Gold Ltd., London, UK
 Journal: Communications   vol.2, no.3   p.40
 Publication Date: March 1985 Country of Publication: UK
 CODEN: CMMNE7 ISSN: 0266-8009
 Language: English
 Subfile: B C

  Abstract: The credit **information** business depends on its ability to let
clients use databases quickly and reliably. To avoid the problems caused by
failures on the host **computer** , a credit **information** company is using
Telecom Gold's **electronic mail** system as a back-up **data** service. It
is to the advantage of the **information** company to have a back-up
service.
Infolink, a holder of credit **information** in the UK, has decided to offer
such a service through Telecom Gold's **electronic mail** system. With the
current demand for credit, companies need rapid access to **information**
on
potential customers. In response to this, Infolink has developed a
computerised search method, capable...
... up to 500000 enquiries every week. Infolink is owned by its 10000
members who are **sellers** of goods or services. Each contributes to, and
has access to, a credit **information** database known as ACE-
Automated
Credit Enquiry. This is stored on a Burroughs B7800 dual processor in the
company's Croydon headquarters. The **information** available on ACE
includes
details of each customer's payment history-whether they are good or bad
payers, debt **defaulters** , if there are unsatisfied county court judgements
against them and whether there are any existing...
  ...Identifiers: credit **information** business...

04022663 NYT Sequence Number: 241989000717 (USE FORMAT 7 FOR

FULLTEXT)
BUSINESS DIGEST
New York Times, Late Edition - Final ED, COL 01, P 1
Monday July 17 2000
DOCUMENT TYPE: Newspaper; Summary LANGUAGE: English   RECORD
TYPE:
Fulltext SECTION HEADING: SECTC
Word Count: 976

 (USE FORMAT 7 FOR FULLTEXT)

TEXT:
   ...radio-controlled switches on central air conditioners, to turn them
off at peak hours, and **paying** companies **not** to use electricity. [Page
A1.]
...   receive $5.1 billion in cash and $5.4 billion in General Mills
shares. [National **Report** .]

Mind Behind the Sport Utility Buyer
Research by automakers is finding that buyers of sport...
...is affecting the way vehicles are designed and advertised. [A1.]

Cooperating to Attract Customers
Before **Internet   retailers** were expected to make a profit, they could
easily spend $100 or more chasing down...

...known as reciprocal marketing, which allows companies to offer their
paying customers discounts at other **online   retailers** , allows **merchants**
 to attract customers at little expense. For example, consumers who spend
$40 at eToys get...

...com get a $10 certificate at ProFlowers.com. And so on. Bob Tedeschi:
E-Commerce **Report** . [C8.]

Qwest Joins Deutsche Telekom List
Deutsche Telekom has made informal overtures about reinitiating merger
talks with Qwest Communications, executives close to the companies said.
[National **Report** .]

Global Crossing Deal Falls Apart
A deal between Global Crossing and Exodus Communications collapsed
over...
...companies said. [C2.]

Icann Votes to Add Domain Names
Regulators who manage addresses on the **Internet** voted to increase the
number of suffixes at the end of every **e - mail** address and **Web** page by
an unspecified number. [C8.]

Ebony Shuts Down in South Africa
The South African...

...system today that is designed to help companies increase the efficiency
and speed of their **online** transactions. [C6.]

 17/3,K/32   (Item 28 from file: 471)
DIALOG(R)File 471:New York Times Fulltext
(c) 2008 The New York Times. All rts. reserv.

02047159 NYT Sequence Number: 128586900608 (USE FORMAT 7 FOR
FULLTEXT)
BUSINESS DIGEST: FRIDAY, JUNE 8, 1990
New York Times, Late Edition - Final ED, COL 1, P 1
Friday June 8 1990
DOCUMENT TYPE: Newspaper; SUMMARY LANGUAGE: English   RECORD
TYPE:
Fulltext SECTION HEADING: SECTD
Word Count: 593

   Development of a high-speed **computer   network** that will allow **data**
to be **transmitted** at speeds more than a thousand times as fast as
possible over existing **networks** will be started by **computer** companies,
universities and Government agencies. [Page A1.] Manuel Johnson will resign
from the Fed in...

...the Federal said. [D2.] Cool, rainy weather depressed sales last month,
the nation's major **retailers** reported. [D2.]

...working prototype of a memory chip that can store more than 64 million
bits of **information** . [D1.] Argentina met with major banks in New York
and
made a $40 million interest payment. The country **defaulted** on its debts
two years ago and owes $6.1 billion in past-due interest...

...and is exploring the possibility of making Campbell-Mithun-Esty part of
a small international **network** . Still, two top executives say the firm
will ignore most opportunities for expansion. Randall Rothenberg...

***************of interest*****************
 17/3,K/33   (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

05622590

...AND INTRODUCES MAILBUS POSTMASTER V.2 FOR MULTIVENDOR LOCAL/
  US - DEC INTRODUCES MAILBUS POSTMASTER V.2
Computergram International (CGI)   6 January 1993 p3
ISSN: 0268-716X

Digital Equipment has announced Mailbus Postmaster Version 2.0 for local
and wide area   **networks** , intended to provide a low-cost system for
integrating and managing **electronic   mail** in a multi- **vendor** personal
 computer   local **network** environment. The product comes in separate
wide
and local area **network** versions, with the wide area version running under
OpenVMS, while the local **network** version can be used without a VAX
VMS
server if used solely in a local area implementation. Mailbus Postmaster
for local   **networks**   runs under MS-DOS and is claimed to provide a
comprehensive set of application services for integrating and managing
multi- **vendor**   local   **network**   **electronic   mail** systems. Using the
system, cc:Mail local **networks** can use mail management services
including
sorting, routing and security, as well as **document**   and binary
attachments, and tagging and   **message**   tracking services for auditing,
performance planning,   **charge - back** and general accounting. Additional
operations include virus detection and inbound and outbound **document**
 conversion. Mailbus Postmaster for wide area **networks** integrates local
 network   electronic   mail systems with an enterprise-wide
message
 transfer, directory and management service.

PRODUCT: Electronic MailLocal Area **Network** Equip
Industry: Telecommunications Services **Computer** Hardware
Telecommunications Hardware

~~Full text NPL files - 1

 16/3,K/1
DIALOG(R)File 20:Dialog Global Reporter
(c) 2008 Dialog. All rts. reserv.

14502394 (USE FORMAT 7 OR 9 FOR FULLTEXT)
MYOB to Demo AccountEdge Under Mac OS X at Macworld Expo
BUSINESS WIRE
January 04, 2001
JOURNAL CODE: WBWE   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 731

 (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   emailing of sales and purchases forms and reports in
PDF format. AccountEdge automatically opens the **default email**
system, converts the form or **report** to PDF and puts it, along
with the customer or **vendor** 's **email** address, into an **email** .
All the user does is click the send button.
-- Sales and Purchases Registers keep all...

16/3,K/4
DIALOG(R)File 20:Dialog Global Reporter
(c) 2008 Dialog. All rts. reserv.

13468135 (USE FORMAT 7 OR 9 FOR FULLTEXT)
GoIndustry Goes Live with Deutsche Bank's eEscrow Service - A New Solution
  for Fast and Secure Online Trading
PR NEWSWIRE
October 25, 2000
JOURNAL CODE: WPRW   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 557

 (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   latest electronic cash management solution -- db-eEscrow."
How the Service Works
Once the buyer and **seller** agree to and submit an **online** contract,
the encrypted form is **transmitted** to Deutsche Bank. When the buyer pays
the required funds into a specified Deutsche Bank account, Deutsche Bank
verifies the payment and informs the **seller** of the receipt. db-eEscrow
eliminates the risk of **non - payment** for the seller and ensures delivery
of goods for the buyer.
About GoIndustry
GoIndustry is...

16/3,K/9
DIALOG(R)File 20:Dialog Global Reporter
(c) 2008 Dialog. All rts. reserv.

10510727 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Hypercom Introduces ePic Internet Enabled Point-of-Sale Information and
  E-commerce Platform and Terminals in Brazil
BUSINESS WIRE
April 11, 2000
JOURNAL CODE: WBWE   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 1166

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...   President, Hypercom Brazil.
   Hypercom's "next generation" ePic information delivery and program access solution lets **merchants** access and conduct an array of **Internet**-based applications that generate revenues and streamline operations. With **e - mail** , **merchants** can consolidate and expedite their **communication**
with banks and consumers directly at the point-of-sale.
   By accessing the **Internet** at the countertop, **merchants** faced with **charge - back** disputes can quickly connect to a receipt-storage system, locate the receipt by date and...

... number, and send it directly to Visa or MasterCard by electronic mail, fax or electronic **data** interchange.
   Sophisticated interactive messages and revenue-generating incentives can be directed to shoppers when they...

 16/3,K/17
DIALOG(R)File 20:Dialog Global Reporter
(c) 2008 Dialog. All rts. reserv.

08160456 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Tulsa World, Okla., Business Briefs Column
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (TULSA WORLD - OKLAHOMA)
October 10, 1999
JOURNAL CODE: KTUW   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 466

  (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   Account transfers through the Internet banking service are available as well as loan calculator, bank **mail** , and **automated** bill payment service with **vendor** "Pick List," said the Fort Smith, Ark.-based bank.
   QUIK INTERNET PLANS GRAND OPENING: Quik...

**************of interest******************
 16/3,K/21
DIALOG(R)File 20:Dialog Global Reporter
(c) 2008 Dialog. All rts. reserv.

05191327 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Heartland Payment Systems and CyberSource(R) Debut One-Stop

E-Commerce
  Payment Solution
PR NEWSWIRE
May 04, 1999
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 667

 (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   services that include fraud monitoring, reconciliation,
compensation, ACHing of merchant funds, draft retrieval processing, and
 chargeback   processing. HPS conducts business with all types and sizes of
 merchants .
   For more **information** visit (http://www.visa-mc.com), or **email** to
jwaldron@heartlandcard.com.
   About CyberSource
   CyberSource is a leading developer and   **provider** of e-commerce
transaction processing services. Powering the buy buttons of over 400
 Internet   merchants worldwide, CyberSource provides mission-critical
reliability with the CyberSource   **Internet** Commerce Suite offering
merchant-controlled, real-time services including tax services, payment
services, risk management...

... address verification and secure digital delivery. Cybersource's
customers include Beyond.com, BUY.COM, Compaq   **Computer** ,
Egghead.com,
Fawcette Publications, MarketWatch.com, Remedy and Shopping.com.
   For more information visit (http...

***************of interest*****************
 16/3,K/23
DIALOG(R)File 20:Dialog Global Reporter
(c) 2008 Dialog. All rts. reserv.

04480978 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Categoric Software Corp. Announces Release of Categoric Alerts '99
BUSINESS WIRE
March 01, 1999
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1132

 (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   an alert when an expected, critical shipment does not arrive at the
plant. Or a   **supplier**   can be alerted that a customer has **not** sent a
 payment   on time. This **instant**   **messaging** across multiple systems
arms

companies to compete in the E-business arena.
   "The true power...

~~Full text NPL files - 2

 17/3,K/5   (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

01989988 50320371
The murky world of 'Net chargebacks
Murphy, Patricia A
Credit Card Management v12n11 PP: 54-60 Feb 2000
ISSN: 0896-9329 JRNL CODE: CCM
WORD COUNT: 2035

...TEXT: from Citicorp and a former Wang Computers executive, already
offers clients the opportunity to access **chargeback   data** and sales-slip
images, in real time from the **Internet** . Next up, says Andrew C. Benjamin,
chief operating officer, is an **e - mail** link to **merchants** to replace
the slow (seven- to 14-day) process of exchanging paper letters. Once in
place later this year, the **e - mail** service will help reduce acquirer and
 merchant float costs arising from the multiday mail lags that are the
hallmark of dispute processing...

 17/3,K/6   (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

01610254 02-61243
OBI: Paving the way to electronic commerce
Ostrander, Todd
Network World v15n13 PP: M8 Mar 30, 1998
ISSN: 0887-7661 JRNL CODE: NWW
WORD COUNT: 805

...TEXT: Wide Web to the suppliers.

At that point, a shopping basket is created on the **supplier** 's **Web** site.
When filled, the shopping basket is **transmitted** to the buyers' servers
for processing. The purchasing application gets the **information** needed
for processing the orders from user input or a **default** user profile.

Completed requisitions are routed through the users' organizations for
approval. Once approved, the...

 17/3,K/9   (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2008 The Gale Group. All rts. reserv.

08059430   Supplier Number: 67004181 (USE FORMAT 7 FOR FULLTEXT)
CHASE MERCHANT SERVICES OFFERS CUSTOMIZED REPORTING.
CardFAX, v2000, n219, p2
Nov 14, 2000
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 102

  (USE FORMAT 7 FOR FULLTEXT)

ABSTRACT:
TEXT:
...that provides customized daily reports to merchants, a spokesperson
tells CardFax today. CustomiView can provide **chargeback** analysis,
merchant sales numbers and business summaries for hotels rest
restaurants,
brick-and-mortar stores and **Internet** -based businesses. CustomiView is
available t any business that has **e - mail** , or access to the **Internet** .
Chase **Merchant** Services L.L.C., a joint venture between a Chase
Manhattan
Bank subsidiary and First **Data** Corp.'s First **Data** Merchant Services,
will charge business for the services depending on the size of the client...

 17/3,K/27   (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2008 The Gale Group. All rts. reserv.

11650451   SUPPLIER NUMBER: 58305530   (USE FORMAT 7 OR 9 FOR
FULL TEXT)
**Outsourcing Brings Delta Card's Chargeback Dispute Processing Into
The
 Computer Age.**
Card News, 14, 24, NA
Dec 15, 1999
ISSN: 0894-0797   LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 1658   LINE COUNT: 00134

...   freezes," Novacek says.
   As for Merlin, it is working on a new offering for Internet
merchants . By May, 2000 Merlin will offer delivery of **chargeback**

documentation through the **Internet** . Now, the **documentation** still is printed and **mailed** . **Electronic** delivery should allow **Web merchants** to become more efficient and reduce their exposure to fraud. (Laurie Novacek, Delta Card, 281...

****************of interest*****************
 17/3,K/33   (Item 8 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2008 The Gale Group. All rts. reserv.

06384795   SUPPLIER NUMBER: 13340339   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Nonbanks win big share of electronic invoicing. (network providers are
** gaining a larger share of the financial electronic data interchange business)**
Iida, Jeanne
American Banker, v158, n11, p3(1)
Jan 19, 1993
ISSN: 0002-7561   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 504   LINE COUNT: 00042

...ABSTRACT: revealed 30% of corporations that use financial electronic data interchange (EDI) services are using network **providers** instead of banks. **Network providers** , such as GE **Information** Services and Advantis provide services similar to banks, but can also **transmit non** - **payment information** . Currently, banks are allowed to send only electronic payments through EDI. To increase their competitiveness...

 17/3,K/34   (Item 9 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2008 The Gale Group. All rts. reserv.

05927320   SUPPLIER NUMBER: 13911254   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Credit card fraud.
International Journal of Retail & Distribution Management, v20, n2, pIII(2)
March-April, 1992
ISSN: 0959-0552   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 940   LINE COUNT: 00073

...ABSTRACT: and satellites or cable links that would enable retailers to verify credit cards faster. The **data** broadcasting technique would also lessen **charge** - **backs** of checks and card transactions, reduce

communication costs and service charges and improve the security, monitoring and processing of charged transactions.

17/3,K/36   (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2008 The Gale Group. All rts. reserv.

02423019   SUPPLIER NUMBER: 63603668   (USE FORMAT 7 OR 9 FOR
FULL TEXT)
**Fulfill the Promise of Electronic Billing.(Internet/Web/Online Service
  Information)**
Flynn, Jim
e-Business Advisor, 18, 7, 26
July, 2000
ISSN: 1098-8912   LANGUAGE: English   RECORD TYPE: Fulltext;
Abstract
WORD COUNT: 2981   LINE COUNT: 00248

...   particular implementation proved EBPP could actually be less
convenient than paper-based billing.
    Some EBPP **providers** made it more convenient by combining **e - mail**
notification and rules-driven payment processing and letting users set up
default payment profiles. Using this approach, an individual can, for
example, specify that his utility bill...

...or executed. Hyperlinks back to the EBPP site can be included in the
e-mail **message** to let users view bill details on a **Web** site, as well as
edit or cancel the scheduled payment. The result for the biller...

~~Full text NPL files – 3

17/3,K/22   (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

1075128   LAM030
**First Virtual Holdings Releases Beta Software for Secure
Transactions On
   Microsoft Merchant Server**

DATE: March 31, 1997   08:32 EST   WORD COUNT: 524

...cyberspace with confidence, safety and ease.

   "Our unique technology addresses the issue of protecting personal
 information   on the   **Internet** ," said Marshall Rose, technical advisor,

Office of the Chairman, for First **Virtual** Holdings. "The First **Virtual Internet** Payment System provides secure, easy access to a powerful back-end payment processing system which stores financial **information** offline and provides **e** - **mail** confirmation of orders to minimize **chargebacks** and fraud."

First **Virtual** Holdings' **Internet** Payment System is designed to integrate seamlessly with Microsoft **Merchant** Server software, which was designed as a flexible end-to-end solution for conducting business on the **Web** . Microsoft Merchant Server offers easy-to-use templates and other tools to minimize the costs associated with **Internet** storefront development. The integration between FVIPS and Microsoft Merchant Server
software enables almost anyone with...

~~Full text NPL files – 4

 16/3,K/2   (Item 2 from file: 75)
DIALOG(R)File 75:TGG Management Contents(R)
(c) 2008 The Gale Group. All rts. reserv.

00131243   SUPPLIER NUMBER: 07974344   (USE FORMAT 7 FOR FULL TEXT)
Squabbles over standards slow progress on EDI. (electronic data interchange) (Information and Transaction Services)
Euromoney, pS37(4)
Nov, 1989
ISSN: 0014-2433   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1465   LINE COUNT: 00136

...   that CCD+1 is not adequate for them.
    CCD+1 has room for only one **information** addendum to go along with the **payment** itself -- **not** acceptable to corporations that want to bunch all their payments remittances to a single **supplier** on one **electronic transmission** . By contrast, CTX, a more recently developed format, has room
for more than 800 separate pieces of **information** . When Treasury elected to use CCD+1 for its electronic payments **network** , some corporate cash managers feared that the federal government's sheer volume of business would...

 16/3,K/10   (Item 6 from file: 674)
DIALOG(R)File 674:Computer News Fulltext
(c) 2006 IDG Communications. All rts. reserv.

Text:
... cause application performance to be 40% to 50% less than published data
rates, Brodsky says. **NETWORK** CAPACITY Peak-hour channel contention
(such
as when many users clamor for a limited amount of radio spectrum) is a
potentially serious problem on both circuit- and packet-switched wireless
 networks , especially as these services become more popular.
Network
managers should think twice about committing their users to wireless
service providers that consistently underbuild...Mobile, as well as CDPD,
inherently use radio spectrum more efficiently than circuit-switched
cellular **networks** because the former interleave traffic from many users
over common frequencies. However, packet radio and CDPD proponents
each
have their own twist on **network** capacity management, and each will try
to
put the best spin on its own approach...
... communications, pointing out that start-up CDPD services which will
piggyback data onto existing cellular **networks** - forces data traffic to
hop around for bandwidth not claimed by higher priority voice traffic. CDPD
providers claim there is ample bandwidth on today's Advanced **Mobile**
 Phone System (AMPS) analog cellular nets to support low-speed, bursty
data applications. They say that...

... specialized data terminals, radio modems, personal digital assistants
and other portable devices that support these **providers** ' protocols and
services. A great many LAN-based **E - mail** packages have been ARDIS-
and
RAM Mobile-enabled, including Lotus Development Corp.'s cc:Mail...

...RadioMail and Wynd Communications Corp.'s WyndMail - that run over
ARDIS
and RAM Mobile's **networks** . There are only a handful of CDPD terminal
hardware, software and value-added service offerings...
... today. But CDPD service providers are building impressive support from
such development partners as America **Online** , Apple **Computer** , Inc.,
Compaq **Computer** Corp., General Magic, Inc., IBM, Lotus Development
Corp.,
Microsoft, Motorola, Inc., Sharp Corp. and Sun...

...Pacific Group for Mobile Computing's Purdy. In 1995, users can expect to see notebook **computer** -ready, miniature PCMCIA versions of ARDIS, RAM Mobile, and CDPD cellular modems hit the market...a host of factors, including activation charges, monthly charges, usage charges (per character, kilobyte, packet, **message** or transaction), peak-period **charges** , **back** -end connectivity charges and volume discounts. When comparing prices of different wireless data services, one...

... approach is to estimate the recurring costs of one or more target applications, such as **E - mail** . We created our own **network** model and asked **vendors** to submit price quotes for what we believe are the typical needs of a wireless...

***************of interest*****************
 16/3,K/15   (Item 4 from file: 996)
DIALOG(R)File 996:NewsRoom 2000-2003
(c) 2008 Dialog. All rts. reserv.

0310014733 15KE0GEE
Discover Financial Services Launches Discover eReport; E-mail Delivery of
Activity Reports to Discover Merchants
BUSINESS WIRE
Tuesday, August 21, 2001
JOURNAL CODE: ADZA LANGUAGE: ENGLISH RECORD TYPE: Fulltext
DOCUMENT TYPE: Newswire
WORD COUNT: 286

TEXT:
...announced the launch of Discover(SM) eReport(SM), a report delivery option for Discover(R) **Merchants** who wish to receive their Activity reports via **e - mail** . Discover eReport will be offered to thousands of **merchants** who are part of the Discover Business Services **network** .

The reports provide Discover **Merchants** with **information** on credits, debits, submitted deposits and **chargebacks** on their account. Three reports are currently being offered: Daily Activity **Report** , Daily Exception Advice and the Monthly Activity **Report** . **Merchants** need an **e - mail** account as well as access to Adobe(R)Acrobat(R)Reader(TM) in order to view their reports. Specific requirements are detailed on the Discover **Merchant   Web** site, www.discoverbiz.com.

 16/3,K/16   (Item 5 from file: 996)
DIALOG(R)File 996:NewsRoom 2000-2003
(c) 2008 Dialog. All rts. reserv.

Promisant and First Data Merchant Services Launch Initiative To Strengthen
Global E-Processing–New Partnership to Deliver International Payment
Processing For Internet and Non-face-to-face Transactions

TEXT:
...reporting. In addition, Promisant's services allow business-to-business merchants to transmit Level III **data** and addendum records in conjunction with the financial records to facilitate invoicing, VAT reclamation, and...